

<i>SERFF Tracking Number:</i>	<i>AMRP-125595588</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>38635</i>
<i>Company Tracking Number:</i>	<i>09AR0385</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.011 Plan J (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>AR CORP Plan J Brochure</i>		
<i>Project Name/Number:</i>	<i>AR CORP P Lan J Brochure/09AR0385</i>		

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: AR CORP Plan J Brochure SERFF Tr Num: AMRP-125595588 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 38635
Standard Plans

Sub-TOI: MS051.011 Plan J (Basic)

Co Tr Num: 09AR0385

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Norm Von Seggern, Susan

Disposition Date: 05/01/2008
Zaiger, Monique Kuester, Susan

Falk, Denise LaPole, Beverly

Shuey, Vicki Bingham, Becky Blum

Date Submitted: 04/07/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: AR CORP P Lan J Brochure

Project Number: 09AR0385

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/01/2008

State Status Changed: 05/01/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: INDIVIDUAL MEDICARE SUPPLEMENT ADVERTISING

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Z-2251 – Medicare Supplement Brochure

Z-2252 – Medicare Supplement Brochure

<i>SERFF Tracking Number:</i>	<i>AMRP-125595588</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Standard Plans</i>		
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We are including the above captioned forms for your review and information. These forms are new and are not intended to replace any forms that are currently in use. The forms are a lead generating device and will be used in the solicitation of our Medicare Supplement plans.

Company and Contact

Filing Contact Information

Becky Blum, Senior Product Analyst	becky.blum@americanenterprise.com
601 6th Ave	(800) 987-8988 [Phone]
Des Moines, IA 50301	(515) 247-2558[FAX]

Filing Company Information

American Republic Corp Insurance Company	CoCode: 67679	State of Domicile: Nebraska
P O Box 2780	Group Code: 3527	Company Type: Life and Health
Omaha, NE 68103-2780	Group Name: American Enterprise	State ID Number:
(800) 987-8988 ext. [Phone]	FEIN Number: 23-1609793	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25.00 per advertisement x 2 = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	04/07/2008	19337714

<i>SERFF Tracking Number:</i>	<i>AMRP-125595588</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>AR CORP PPlan J Brochure/09AR0385</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/01/2008	05/01/2008

<i>SERFF Tracking Number:</i>	<i>AMRP-125595588</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>38635</i>
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<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.011 Plan J (Basic)</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>AR CORP Plan J Brochure</i>		
<i>Project Name/Number:</i>	<i>AR CORP PPlan J Brochure/09AR0385</i>		

Disposition

Disposition Date: 05/01/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *AMRP-125595588* *State:* *Arkansas*
Filing Company: *American Republic Corp Insurance Company* *State Tracking Number:* *38635*
Company Tracking Number: *09AR0385*
TOI: *MS051 Individual Medicare Supplement -* *Sub-TOI:* *MS051.011 Plan J (Basic)*
 Standard Plans
Product Name: *AR CORP Plan J Brochure*
Project Name/Number: *AR CORP PPlan J Brochure/09AR0385*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed	No
Form	AR Corp Plan J Brochure	Filed	No
Form	AR Corp Plan J Brochure	Filed	No

SERFF Tracking Number: AMRP-125595588 State: Arkansas

Filing Company: American Republic Corp Insurance Company State Tracking Number: 38635

Company Tracking Number: 09AR0385

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.011 Plan J (Basic)

Standard Plans

Product Name: AR CORP Plan J Brochure

Project Name/Number: AR CORP P Lan J Brochure/09AR0385

Form Schedule

Lead Form Number: Z-2251

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	Z-2251	Advertising	AR Corp Plan J Brochure	Initial			Z-2251.pdf
Filed	Z-2252	Advertising	AR Corp Plan J Brochure	Initial			Z-2252.pdf



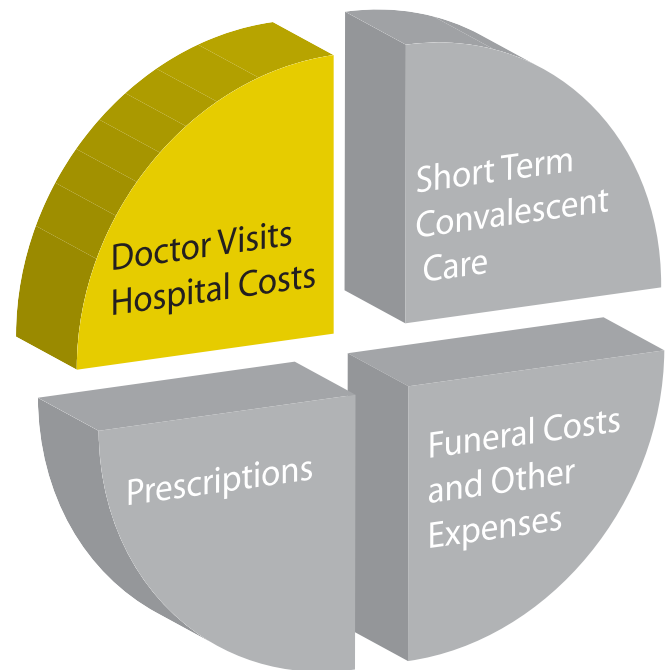
FREEDOM SOLUTIONS® MEDICARE SUPPLEMENT INSURANCE

Medicare Supplement Health Insurance — Plan J

- Freedom to choose your own doctors and hospitals
- Preferred rates for good health
- Couples discount saves you even more
- No waiting period for health conditions you have now

J Medicare Supplement Insurance

Freedom Solutions is a set of separate insurance plans created especially to complement Medicare and help you maintain your financial security. The plans cover the four financial concerns that need protection — right now — in order to help safeguard your retirement nest egg. And Freedom Solutions Medicare Supplement Plan J is a vital part of the plan.



Plan J = **MORE BENEFITS** for **LESS MONEY**

- 1** American Republic Corp Insurance Company's Plan J is the **MOST COMPREHENSIVE** plan available! For years, Plan F has been the most popular¹. But now you get all the benefits of popular Plan F, plus ...
 - At-home recovery
 - Preventive careAnd thanks to our preferred rates and couples discount, you'll typically pay less for our Plan J than you'd pay for other companies' standard Plan F!²
- 2** **Freedom to choose**
 - Your doctors and hospitals
 - Specialists
 - Centers of Excellence
- 3** **Preferred rates for good health**
- 4** **Couples discount to save even more!**³

Here's how Freedom Medicare Supplement PLAN J works with Medicare to help pay hospital and medical expenses that Medicare approves but doesn't pay...



Medicare Part A–Hospital Expenses (per benefit period)

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ⁴
Hospital Confinement First 60 days Days 61-90 Days 91-150 (lifetime reserve days) After lifetime reserve days are used: Additional 365 days lifetime Beyond the additional 365 days	All but \$1,024 (Part A deductible) All but \$256 per day (Part A co-insurance) All but \$512 per day Nothing Nothing	\$1,024 (Part A deductible) \$256 per day \$512 per day All costs Nothing	Nothing Nothing Nothing Nothing ⁵ All costs
Blood First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing
Skilled Nursing Facility⁶ First 20 days Days 21-100 Beyond 100 days	100% of costs All but \$128 per day (skilled nursing co-insurance) Nothing	Nothing \$128 per day Nothing	Nothing Nothing All costs
Hospice Care Available for the terminally ill who elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	Nothing	Balance

Medicare Part B–Medical Expenses (per calendar year)

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ⁴
Physician Services and Other Medical Expenses In or Out of the Hospital			
First \$135 of Medicare-approved expenses each calendar year	Nothing	\$135 (Part B deductible)	Nothing
Remainder of Medicare-approved amounts	Generally 80% (Part B co-insurance)	Generally 20%	Nothing
Covered charges in excess of Medicare approved amounts, up to any charge limitations established by state or federal law ⁷	Nothing	100%	Nothing
Blood First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing








Medicare Parts A and B

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ⁴
Home Health Care Medicare-Approved Services			
Covered home care visits and medical supplies	100%	Nothing	Nothing
Durable medical equipment			
First \$135 of Medicare-approved amounts (Part B deductible)	Nothing	\$135 (Part B deductible)	Nothing
Remainder of Medicare-approved amounts	80%	20%	Nothing

Freedom Medicare Supplement **Plan J** also pays these expenses **not** covered by Medicare...

ADDITIONAL BENEFITS of PLAN J	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ⁴
Foreign Travel			
Medically necessary emergency hospital and medical care beginning during the first 60 days of each trip outside the USA	Nothing	80% of covered charges after a \$250 deductible each calendar year, up to \$50,000 lifetime	Balance
At-Home Recovery Services			
Home health care certified by your doctor during recovery from an illness or injury (within 8 weeks of last Medicare-approved visit)	Nothing	\$40 per visit (up to 7 visits per week) up to \$1,600 calendar year maximum	Balance
Preventive Medical Care			
First \$120 each calendar year	Nothing	\$120	Balance

WHY AMERICAN REPUBLIC CORP?

 Freedom to choose	<p>You'll never pay extra for out-of-network services, because you're free to visit the doctors and hospitals of your choice.</p> <ul style="list-style-type: none">• No referrals required• Includes specialists• Centers of Excellence
 Preferred rates for good health	<p>You may benefit from your good health by saving money. Plus, once you're approved for our preferred rate discount, you'll automatically keep that discount for however long you have your policy ... even if your health changes.</p>
 Couples discount to save even more	<p>Additional savings simply for being part of a couple ... regardless of whether both of you request coverage.³</p>
 No waiting period for health conditions you have now	<p>Any health conditions you have now are covered immediately once your application is issued — no waiting period.</p>
 Initial 12-Month Rate Lock	<p>No rate changes your first year of coverage, GUARANTEED!⁸</p>
 Fast, accurate claims service	<p>Thanks to our ExpressLane Automatic Claims ServiceSM, there are virtually no claim forms.</p>
 Guaranteed renewable for life	<p>No matter what your health, as long as you pay premiums on time, your coverage will never be canceled.</p>
 Financial strength	<p>American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company, a company that's been taking care of customers' insurance needs since 1929 and is rated A- (Excellent) by A.M. Best Company. Our A-rating is fourth highest out of 15 possible ratings (Jan., 08). As an independent non-governmental company, A.M. Best does not recommend products or services but does provide opinions of a company's overall financial strength.</p>

If you have any questions about **Freedom Medicare Supplement**, be sure to ask your agent for details!

PREMIUMS AND RENEWABILITY. Your coverage may be renewed for life so long as the policy remains in force and your premiums are paid on time. Your benefits and premiums will vary depending on the plan selected. Initial premium rates are guaranteed for 12 months from coverage issue date. Your premium could change if you move to a different area. After the initial rate guarantee period, should a necessary premium change be made, it will only be made on a renewal date and only if it is made on all policies in the same class as determined by us. Premiums will increase because a person is one year older (except in AZ, AR, GA and MO).

READ YOUR POLICY CAREFULLY. This booklet provides a very brief description of the important policy features; it is not the insurance contract. Your policy contains all of the provisions with which both you and the Company must comply. It sets forth in detail the rights and obligations of both you and your insurance company. **THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES**

WHICH MEDICARE APPROVES BUT DOES NOT PAY. You will have a 30-day free-look period to review your policy. If you decide to send the policy back to us within this period, we will return all premiums.

In Colorado, Kansas, Kentucky, Mississippi, Missouri, North Carolina, New Hampshire, Oklahoma, Oregon and South Dakota, coverage is available for qualified Medicare beneficiaries under age 65.

Colorado law requires carriers to make available a Colorado Health Plan Description Form, which is intended to facilitate comparison of health plans. For Medicare Supplement plans, the Outline of Medicare Supplement Coverage form is provided.

This is a solicitation of insurance and an agent may contact you.

Neither American Republic Corp Insurance Company nor its agents are affiliated with or endorsed by Social Security, Medicare or any other governmental agency.

Freedom Solutions is a set of insurance plans that are offered through American Republic Insurance Company, its subsidiaries and American Republic-approved suppliers.



A wholly owned subsidiary of American Republic
Insurance Company of Des Moines, Iowa

1-877-442-9990

**(Hearing impaired dial 711)
8am - 5pm Monday - Friday CST**

- 1 NAIC's 2006 Medicare Supplement Experience Exhibit - 45.2% of policies written in the most recent 3 years on letter plans A-L were written on Plan F.
- 2 Savings based on information from TheStreet.com and American Republic Corp Insurance Company's preferred rates, including couples' discount (Jan., 08). Analysis of rates based on particular geographic area, gender and attained age for Plan J compared to other companies' lowest Plan F rates. Plan J provides all the same benefits as Plan F, plus at-home recovery and preventive care benefits.
- 3 A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.
- 4 This is your liability for covered charges. You are responsible for all other non-covered charges.
- 5 When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you the balance based on any difference between its billed charges and the amount Medicare would have paid for Medicare-covered items or services.
- 6 Medicare only covers approved skilled nursing care in a Medicare-approved facility. Facility licensing terminology may vary by state and may not use "skilled nursing facility" terminology (i.e. nursing facility in Iowa). Freedom Medicare Supplement pays the skilled nursing co-insurance for Medicare-approved stays in facilities certified to provide Medicare skilled care.
- 7 Under federal law, doctors who do not accept assignment can charge up to 115% of the fee schedule amount for nonparticipating physicians. The patient does not have to pay charges that exceed that amount. Laws in Ohio prohibit medical providers from balance billing for charges above the Medicare-approved amount. Therefore, Ohio policies provide benefits for Part B excess charges only when services are rendered in another state.
- 8 Your rates may change if you move.

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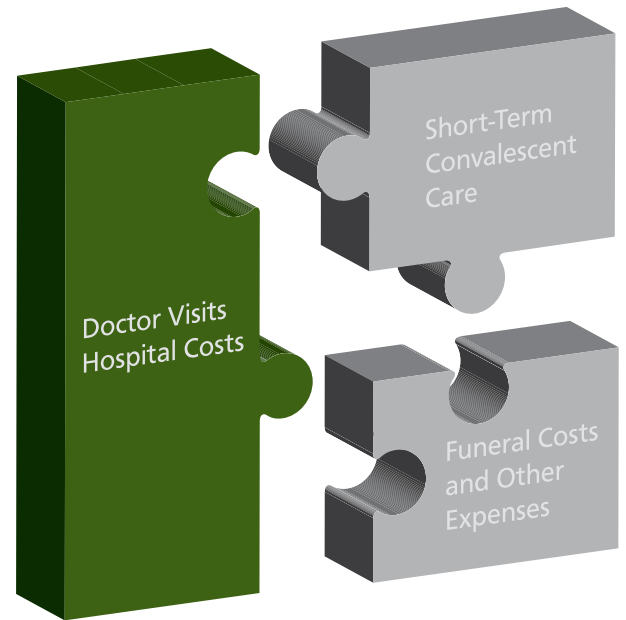
Policy Forms: C-1026, C-1024; in MO, C-1026MO, C-1024MO; in OK, C-1026OK, C-1024OK; in PA, C-1026PA, C-1027PA

Freedom Solutions[®]

Medicare Supplement Insurance – Plan J

- Freedom to choose your own doctors and hospitals
- Preferred rates for good health
- Couples discount saves you even more
- No waiting period for health conditions you have now

Freedom Solutions is a set of separate insurance plans created especially to complement Medicare and help you maintain your financial security. The plans cover the financial concerns that need protection — right now — in order to help safeguard your retirement nest egg. And Freedom Solutions Medicare Supplement Plan J is a vital part of the plan.



Plan J = **MORE BENEFITS** for **LESS MONEY**

1 American Republic Corp Insurance Company's Plan J is the **MOST COMPREHENSIVE** plan available! For years, Plan F has been the most popular¹. But now you get all the benefits of popular Plan F, plus ...

- ➔ At-home recovery
- ➔ Preventive care

And thanks to our preferred rates and couples discount, you'll typically pay less for our Plan J than you'd pay for other companies' standard Plan F!²

2 Freedom to choose

- ➔ Your doctors and hospitals
- ➔ Specialists
- ➔ Centers of Excellence

3 Preferred rates for good health

4 Couples discount to save even more!³



Here's how Freedom Medicare Supplement PLAN J works with Medicare to help pay hospital and medical expenses that Medicare approves but doesn't pay...

Medicare Part A–Hospital Expenses (per benefit period)

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ⁴
Hospital Confinement			
First 60 days	All but \$1,024 (Part A deductible)	\$1,024 (Part A deductible)	Nothing
Days 61-90	All but \$256 per day (Part A co-insurance)	\$256 per day	Nothing
Days 91-150 (lifetime reserve days)	All but \$512 per day	\$512 per day	Nothing
After lifetime reserve days are used:			
Additional 365 days lifetime	Nothing	All costs	Nothing ⁵
Beyond the additional 365 days	Nothing	Nothing	All costs
Blood			
First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing
Skilled Nursing Facility⁶			
First 20 days	100% of costs	Nothing	Nothing
Days 21-100	All but \$128 per day (skilled nursing co-insurance)	\$128 per day	Nothing
Beyond 100 days	Nothing	Nothing	All costs
Hospice Care			
Available for the terminally ill who elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	Nothing	Balance

Medicare Part B—Medical Expenses (per calendar year)

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ⁴
Physician Services and Other Medical Expenses In or Out of the Hospital First \$135 of Medicare-approved expenses each calendar year Remainder of Medicare-approved amounts Covered charges in excess of Medicare approved amounts, up to any charge limitations established by state or federal law ⁷	Nothing Generally 80% (Part B co-insurance) Nothing	\$135 (Part B deductible) Generally 20% 100%	Nothing Nothing Nothing
Blood First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing

Medicare Parts A and B

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ⁴
Home Health Care Medicare-Approved Services Covered home care visits and medical supplies Durable medical equipment First \$135 of Medicare-approved amounts (Part B deductible) Remainder of Medicare-approved amounts	100% Nothing 80%	Nothing \$135 (Part B deductible) 20%	Nothing Nothing Nothing

Freedom Medicare Supplement Plan J also pays these expenses not covered by Medicare...

ADDITIONAL BENEFITS of PLAN J	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ⁴
Foreign Travel Medically necessary emergency hospital and medical care beginning during the first 60 days of each trip outside the USA	Nothing	80% of covered charges after a \$250 deductible each calendar year, up to \$50,000 lifetime	Balance
At-Home Recovery Services Home health care certified by your doctor during recovery from an illness or injury (within 8 weeks of last Medicare-approved visit)	Nothing	\$40 per visit (up to 7 visits per week) up to \$1,600 calendar year maximum	Balance
Preventive Medical Care First \$120 each calendar year	Nothing	\$120	Balance

Why American Republic Corp?

 Freedom to choose	<p>You'll never pay extra for out-of-network services, because you're free to visit the doctors and hospitals of your choice.</p> <ul style="list-style-type: none">• No referrals required• Includes specialists• Centers of Excellence
 Preferred rates for good health	<p>You may benefit from your good health by saving money. Plus, once you're approved for our preferred rate discount, you'll automatically keep that discount for however long you have your policy ... even if your health changes.</p>
 Couples discount to save even more	<p>Additional savings simply for being part of a couple ... regardless of whether both of you request coverage.³</p>
 No waiting period for health conditions you have now	<p>Any health conditions you have now are covered immediately once your application is issued — no waiting period.</p>
 Initial 12-Month Rate Lock	<p>No rate changes your first year of coverage, GUARANTEED!⁸</p>
 Fast, accurate claims service	<p>Thanks to our ExpressLane Automatic Claims ServiceSM, there are virtually no claim forms.</p>
 Guaranteed renewable for life	<p>No matter what your health, as long as you pay premiums on time, your coverage will never be canceled.</p>
 Financial strength	<p>American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company, a company that's been taking care of customers' insurance needs since 1929 and is rated A- (Excellent) by A.M. Best Company. Our A- rating is fourth highest out of 15 possible ratings (Jan., 08). As an independent non-governmental company, A.M. Best does not recommend products or services but does provide opinions of a company's overall financial strength.</p>

If you have any questions about **Freedom Medicare Supplement**, be sure to ask your agent for details!

PREMIUMS AND RENEWABILITY. Your coverage may be renewed for life so long as the policy remains in force and your premiums are paid on time. Your benefits and premiums will vary depending on the plan selected. Initial premium rates are guaranteed for 12 months from coverage issue date. Your premium could change if you move to a different area. After the initial rate guarantee period, should a necessary premium change be made, it will only be made on a renewal date and only if it is made on all policies in the same class as determined by us. Premiums will increase because a person is one year older (except in AZ, AR, GA and MO).

READ YOUR POLICY CAREFULLY. This booklet provides a very brief description of the important policy features; it is not the insurance contract. Your policy contains all of the provisions with which both you and the Company must comply. It sets forth in detail the rights and obligations of both you and your insurance company. **THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH**

MEDICARE APPROVES BUT DOES NOT PAY. You will have a 30-day free-look period to review your policy. If you decide to send the policy back to us within this period, we will return all premiums.

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(Hearing impaired dial 711)
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- 4 This is your liability for covered charges. You are responsible for all other non-covered charges.
- 5 When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you the balance based on any difference between its billed charges and the amount Medicare would have paid for Medicare-covered items or services.
- 6 Medicare only covers approved skilled nursing care in a Medicare-approved facility. Facility licensing terminology may vary by state and may not use "skilled nursing facility" terminology (i.e. nursing facility in Iowa). Freedom Medicare Supplement pays the skilled nursing co-insurance for Medicare-approved stays in facilities certified to provide Medicare skilled care.
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Policy Forms: C-1026, C-1024; in MO, C-1026MO, C-1024MO; in OK, C-1026OK, C-1024OK; in PA, C-1026PA, C-1027PA

<i>SERFF Tracking Number:</i>	<i>AMRP-125595588</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>38635</i>
<i>Company Tracking Number:</i>	<i>09AR0385</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.011 Plan J (Basic)</i>
<i>Product Name:</i>	<i>AR CORP Plan J Brochure</i>		
<i>Project Name/Number:</i>	<i>AR CORP PPlan J Brochure/09AR0385</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	AMRP-125595588	State:	Arkansas
Filing Company:	American Republic Corp Insurance Company	State Tracking Number:	38635
Company Tracking Number:	09AR0385		
TOI:	MS05I Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS05I.011 Plan J (Basic)
Product Name:	AR CORP Plan J Brochure		
Project Name/Number:	AR CORP PLAN J Brochure/09AR0385		

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Cover Letter	Filed	05/01/2008
Comments:			
See attached			
Attachment:			
Microsoft Word - AR Merge Letter AR.pdf			



American Republic Insurance Company

601 6th Avenue, Des Moines, Iowa 50309

NAIC #60836

April 7, 2008

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Department of Insurance
Compliance - Life and Health
1200 West Third
Little Rock, Arkansas 72201-1904

Joe Musgrove

RE: INDIVIDUAL MEDICARE SUPPLEMENT ADVERTISING

Z-2251 – Medicare Supplement Brochure
Z-2252 – Medicare Supplement Brochure

Dear Mr. Musgrove:

We are including the above captioned forms for your review and information. These forms are new and are not intended to replace any forms that are currently in use. The forms are a lead generating device and will be used in the solicitation of our Medicare Supplement plans.

We hope you will find these forms satisfactory. If you have any questions or comments, please call me at 1-800-247-2190 ext. 4241 or e-mail me at becky.blum@americanenterprise.com. My fax number is 515-875-4378.

Cordially,

Becky R. Blum
Product Analyst 3 I